

# THE UNIVERSITY OF CHICAGO

The invention contemplates an apparatus for communication among users through a network of central computers and user workstations. An individual marketplace system consists of one or more central computers and a plurality of user workstations, wherein an individual marketplace involves a particular industry or other topic of interest. Users of the system are consumers, suppliers, and organizations or servicers who are linked to the network through their respective workstations. Each marketplace system is operated by a sponsor and their agents who determine whether the marketplace system is open or closed with regard to who may use their respective marketplace system. Message switching/distribution centers facilitate communications within an individual marketplace system, but users of one marketplace system may communicate with other marketplace systems. The communications of users comprise messages, transactions, etc. between users, with such communications consisting of data. Data, before being transmitted to other users, is verified by the central computer as being a legitimate transmission in order to ensure security and privacy.